

Information to identify the case:

Debtor 1	<u>Deborah A. Duncan</u>	Social Security number or ITIN	xxx-xx-2337
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kenneth E. Duncan</u>	Social Security number or ITIN	xxx-xx-1322
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-29439-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Duncan
aka Deborah A. Vanterpool, aka Deborah
Vanterpool Duncan

Kenneth E. Duncan

3/15/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deborah A. Duncan
Kenneth E. Duncan
Debtors

Case No. 16-29439-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 15, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Deborah A. Duncan, Kenneth E. Duncan, 24 Dorchester Court, Hillsborough, NJ 08844-4915
aty	+ Steven A. Garner, Law Offices of Steven A. Garner, LLC, 100 Franklin Square Drive, Suite 205, Somerset, NJ 08873-4109
nc	+ Steven A. Garner, 100 Franklin Square Drive, Suite 205, Somerset, NJ 08873-4109
516441450	DiTech Financial LLC, P.O. Box 44265, Jacksonville, FL 32231-4265
519269545	+ Legacy Mortgage Asset Trust 2021-GS3, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519269546	+ Legacy Mortgage Asset Trust 2021-GS3, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Legacy Mortgage Asset Trust 2021-GS3 Serviced by Select Portfolio Servicing,
516939926	+ Rushmore Loan Mgmt., POB 55004, Irvine, CA 92619-5004
516441453	+ Rutgers University, Harold Alexander, Billing and Collection, 65 Davidson Road ASB, Room 310, Piscataway, NJ 08854-5602
516939927	+ Somerset County Court, POB 3000, Somerville, NJ 08876-1262
518905288	+ Wilmington Savings Fund Society, FSB,, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546
518905289	+ Wilmington Savings Fund Society, FSB,, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042, Wilmington Savings Fund Society, FSB, Selene Finance, LP 77042-4546
516659311	+ Wilmington Savings Fund Society, FSB, et al, Rushmore Loan Management Services, P.O. Box 55004, Irvine CA 92619-5004
516643317	Wilmington Savings Fund Society, et al, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 15 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516441444	+ EDI: BANKAMER.COM	Mar 16 2022 00:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516513774	EDI: CAPITALONE.COM	Mar 16 2022 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516441445	+ EDI: CAPITALONE.COM	Mar 16 2022 00:38:00	Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
516444813	+ Email/Text: bankruptcy@cavps.com	Mar 15 2022 20:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516441446	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	CitiBank NA, PO Box 769006, San Antonio, TX 78245-9006
516441447	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	Citibank Client Services, 100 Citibank, San Antonio, TX 78245-3202
516625566	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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518102828	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	Citibank, N.A., 6716 Grade Ln., Bldg. 9., Ste.9-Py. Dept., Louisville, KY 40213-3410
516441448	EDI: DISCOVER.COM	Mar 16 2022 00:38:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
516447220	EDI: DISCOVER.COM	Mar 16 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516441451	+ EDI: AMINFOFP.COM	Mar 16 2022 00:38:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
516441452	+ EDI: HFC.COM	Mar 16 2022 00:38:00	HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
516645296	EDI: PRA.COM	Mar 16 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516665380	+ EDI: RMSC.COM	Mar 16 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516441454	+ Email/Text: vci.bkcy@vwcredit.com	Mar 15 2022 20:44:00	VW Credit Inc, 1401 Franklin Boulevard, Libertyville, IL 60048-4460
516553422	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 15 2022 20:43:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516441449	##+	DiTech Financial LLC, PO Box 6172, Rapid City, SO 57709-6172

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society et al bcaine@parkermccay.com, BKCourtntices@parkermccay.com

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Denise E. Carlon

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

TOTAL: 5